

information" includes the user's "checking account numbers, etc., together with the identity of the ... banking or financial institution *in each case*" (emphasis added). More broadly, the same passage makes clear that "personal information" includes "any alphanumeric identifier of a natural person used or issued by ... a merchant in connection with a user ...," and a "merchant" includes "any banking or financial institution" Application, page 4, lines 7-9. In other words, a user is not limited to recording account data from any particular banking or financial institution.

It is believed that all claims are in condition for allowance, which is respectfully requested.

The Commissioner is hereby authorized to charge any fees that might be associated with this communication to Deposit Account No. 19-4972.

Respectfully submitted,



Keith J. Wood
Registration Number 45,235
Attorney for Applicants

BROMBERG & SUNSTEIN LLP
125 Summer Street
Boston, MA 02110-1618
Tel: (617) 443-9292
Fax: (617) 443-0004

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